

SMART CARD 114 FINANCIAL INSTITUTION **CONSUMER IDENTIFIER 202 IDENTIFIER 204** PRIVATE KEY 206 **PUBLIC KEY 208** FINANCIAL INSTITUTION **ENCRYPTED ACCOUNT PUBLIC KEY 210** NUMBER 212 FINANCIAL INSTITUTION CONSUMER CERTIFICATE **CERTIFICATE 214** 216 **COMPUTER ALGORITHMS COMPUTER PROCESSOR** 218 220

FIG. 2

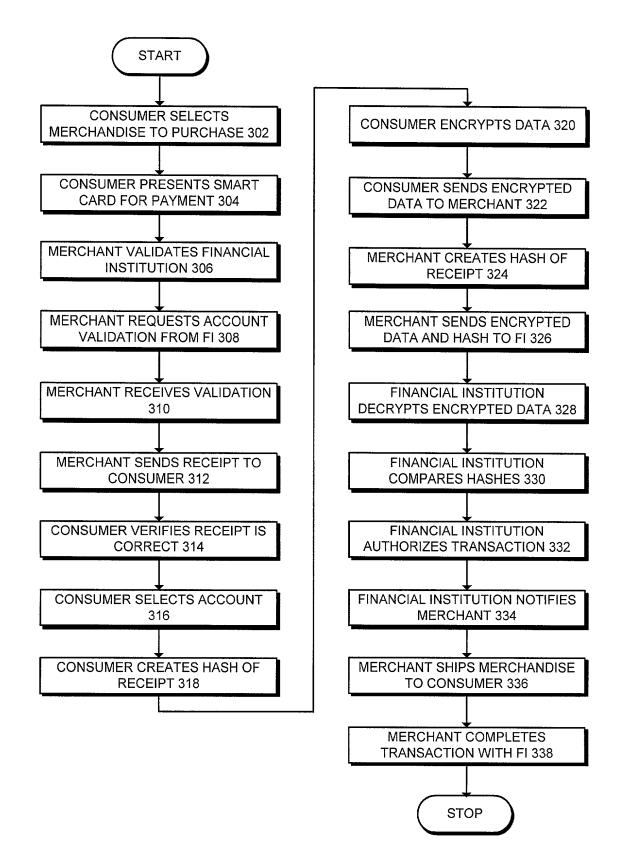


FIG. 3

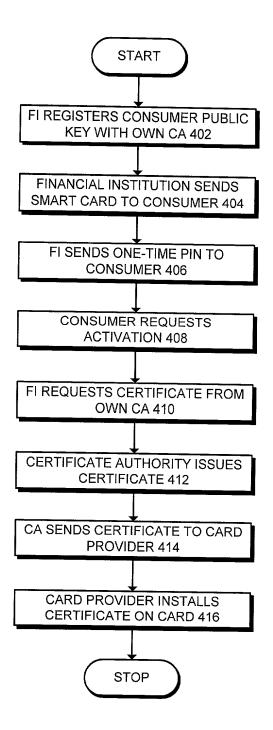


FIG. 4